

Fill in this information to identify the case:

Debtor 1 Kevin L Norris

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 20-14781-elf

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MCLP Asset Company, Inc.

Court claim no. (if known): 9-1

Last 4 digits of any number you use to identify the debtor's account: 6090

Date of payment change: 12/1/2022

Must be at least 21 days after date of this notice

New total payment: \$1,121.64

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

##### 1. Will there be a change in the debtor's escrow account payment?

No.  
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$553.09

New escrow payment: \$651.56

#### Part 2: Mortgage Payment Adjustment

##### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:    New principal and interest payment:   

#### Part 3: Other Payment Change

##### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Kevin L Norris

Print Name

Middle Name

Last Name

Case number (if known) 20-14781-elf

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Shellie A. Labell Date 10/31/2022  
Signature

Print	<u>Shellie A. Labell</u>			Title	<u>Authorized Agent for Creditor</u>
	First Name	Middle Name	Last Name		
Company	<u>Robertson, Anschutz, Schneid, Crane &amp; Partners, PLLC</u>				
Address	<u>130 Clinton Rd #202</u> Number Street			State	ZIP Code
Contact Phone	<u>470-321-7112</u>				
	Email <u>slabell@raslg.com</u>				

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on NOVEMBER 2 2022, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

KEVIN L NORRIS  
831 E PENN PINES BLVD  
ALDAN, PA 19018

And via electronic mail to:

BRAD J. SADEK  
SADEK AND COOPER  
1500 JFK BOULEVARD,  
STE 220  
PHILADELPHIA, PA 19102

KENNETH E. WEST  
OFFICE OF THE CHAPTER 13 STANDING TRUSTEE  
1234 MARKET STREET - SUITE 1813  
PHILADELPHIA, PA 19107

U.S. TRUSTEE  
UNITED STATES TRUSTEE  
OFFICE OF UNITED STATES TRUSTEE  
ROBERT N.C. NIX FEDERAL BUILDING  
900 MARKET STREET SUITE 320  
PHILADELPHIA, PA 19107

By: /s/ MICHAEL GOGAN

October 25, 2022

P.O. Box 8619

Philadelphia, PA 19101-8619

Telephone (877) 768-3759

Fax (866) 926-5498

www.selenefinance.com

Hours of Operation (CT)

Monday - Thursday: 8 a.m. - 9 p.m.

Friday: 8 a.m. - 5 p.m.

KEVIN NORRIS  
831 E PENN PINES BLVD  
ALDAN PA 19018-4310

[REDACTED]

Mortgagor(s): KEVIN NORRIS  
Property Address: 831 E PENN PINES BLVD  
ALDAN PA 19018

Dear Mortgagor(s):

**Our records indicate the above referenced mortgagor(s) is/are either in bankruptcy or has/have received a discharge in bankruptcy. If the mortgagor(s) has/have received a discharge in bankruptcy, Selene fully acknowledges that the mortgagor(s) has/have no personal liability for the debt. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY.**

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.

DATE: October 25, 2022

KEVIN NORRIS  
831 E PENN PINES BLVD  
ALDAN PA 19018-4310

	Previous Payment	New Payment Effective 12/01/22
PRINCIPAL AND INTEREST	\$470.08	\$470.08
ESCROW	\$553.09	\$592.49
SHORTAGE SPREAD	\$0.00	\$59.07
TOTAL PAYMENT	\$1,023.17	\$1,121.64
CURRENT ESCROW BALANCE	-\$850.80	

CUSTOMER SERVICE 877-735-3637

## COMING YEAR ESCROW PROJECTION

The purpose of the Coming Year Escrow Projection is to determine the lowest balance "Low Point" to which your escrow account will decline over the upcoming year. The purpose of the Low Balance Summary is to compare the projected and allowable low point amounts. If the projected low point is greater than the allowable low point (\*), there is a surplus. If the surplus is \$50.00 or greater, it will be automatically refunded to you. If the surplus is less than \$50.00, we have lowered your payment accordingly. If the projected low point is less than the allowable low point (\*), there is a shortage and/or deficiency which will be recovered by an adjustment to your monthly payment over a specified number of months. The adjustment amount(s) appears in the Low Balance Summary and New Payment Information.

ANTICIPATED ESCROW DISBURSEMENT	MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
HOMEOWNERS INS	1,495.00		BEGINNING BALANCE		758.61	1,467.46
COUNTY TAXES	410.58	12/22 592.49		.00	1,351.10	2,059.95
CITY TAXES	1,798.95	01/23 592.49		.00	1,943.59	2,652.44
SCHOOL	3,405.36	02/23 592.49		.00	2,536.08	3,244.93
	03/23 592.49	CITY TAXES	-1,798.95	1,329.62	2,038.47	
	04/23 592.49	COUNTY TAXES	-410.58	1,511.53	2,220.38	
	05/23 592.49		.00	2,104.02	2,812.87	
	06/23 592.49		.00	2,696.51	3,405.36	
	07/23 592.49		.00	3,289.00	3,997.85	
TOTAL DISBURSEMENTS DIVIDED BY 12 MONTHS	7,109.89	08/23 592.49	SCHOOL	-3,405.36	476.13	1,184.98 *
MONTHLY ESCROW DEPOSIT	592.49	09/23 592.49		.00	1,068.62	1,777.47
	10/23 592.49			.00	1,661.11	2,369.96
	11/23 592.49	HOMEOWNERS INS	-1,495.00	758.60	1,467.45	
PROJECTED LOW POINT	476.13	TOTAL	7,109.88		-7,109.89	
ALLOWABLE LOW POINT	1,184.98					
SHORTAGE	708.85					
ESCROW ADJUSTMENT FOR 12 MONTHS	59.07					
The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.						

## IMPORTANT MESSAGES

SHOR  
TAGE  
ADJUST  
MENT  
FOR 12  
MONTHS  
59.07  
The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.

## INTERNET REPRINT



## ESCROW SHORTAGE

This is not a bill for the shortage amount. The total shortage amount is automatically divided by 12 and included in your monthly payment.

KEVIN NORRIS

SHORTAGE AMOUNT

\$708.85

**ESCROW ACCOUNT HISTORY**  
**Filed 11/02/22 Entered 11/02/22 11:02:50 Desc Main**  
**Document Page 6 of 6**

- ◆ This statement itemizes your actual escrow account activity since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- ◆ An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- ◆ When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- ◆ Your projected low point may or may have been reached based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW			DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL	PROJECTED		PROJECTED	ACTUAL
BEGINNING BALANCE								
12/21	553.09	509.19					1,709.54	-3,267.48
01/22	553.09	509.19					2,262.63	-2,758.29
02/22	553.09	509.19					2,815.72	-2,249.10
03/22	553.09	1,018.38	410.58 *	1,798.95	1,798.95	COUNTY TAXES	3,368.81	-2,150.49
04/22	553.09	553.09		410.58		CITY TAXES	2,122.95	-2,931.06
05/22	553.09	553.09					2,265.46	-2,377.97
06/22	553.09	553.09					2,818.55	-1,824.88
07/22	553.09	1,106.18					3,371.64	-1,271.79
08/22	553.09		3,371.64		3,405.36 *	SCHOOL	3,924.73	-165.61
09/22	553.09	1,060.90					1,106.18<	-3,570.97<
10/22	553.09	1,659.27					1,659.27	-2,510.07
11/22	553.09	E	1,056.00		E		2,212.36	-850.80
TOTALS	6,637.08	8,031.57	6,637.17		5,614.89		1,709.45	-850.80

Under Federal Law (RESPA) the lowest monthly balance in your escrow account should not exceed \$1,106.18 or 1/6th of the total anticipated annual disbursement from your escrow account, unless your mortgage documents or state law specifies a lower amount. When your escrow balance reaches its lowest point during the account cycle, that balance is targeted to be your cushion amount. Under the Mortgage Contract or State or Federal Law, the targeted low point in your escrow account is \$1,106.18 and the actual low point balance was -\$3,570.97; the amount is indicated with an arrow (<).

**Please note that:**

1. Selene, as servicer of your mortgage loan, is obligated to make all payments for taxes and insurance for which the escrow account is maintained and if any such payment is not timely, Selene will be responsible for making such payments including any penalties and interest and shall be liable for all damages to the mortgagor resulting from its failure to make timely payments;
2. In the event that a real property insurance premium notice is sent directly to you by the insurer, you have the obligation to promptly transmit such premium notice to Selene or our designated institution for payment. Failure to do so may jeopardize your insurance coverage and may excuse Selene from liability for failure to timely make such real property insurance payments.
3. You, as mortgagor, are obligated to pay one-twelfth of the annual taxes and insurance each month to Selene which will be deposited into a real property escrow account. However, when there is a deficiency or surplus in your escrow account, a greater or lesser amount may be required;
4. Selene will deposit the escrow payments into a banking institution whose deposits are insured by a federal agency; and
5. Selene cannot impose any fees related to the maintenance of the real property escrow account.

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.